



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [DIME COMMUNITY BANCSHARES, INC.](#)

City/State [HAUPPAUGE, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [12,699,492](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[DIME COMMUNITY BANCSHARES, INC.](#)
[898 VETERAN'S MEMORIAL HIGHWAY](#)
[HAUPPAUGE, NY 11788](#)

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	11,699,577			5,444,440			5,867,322			4,724,615			4,498,290																	
Net income (\$000)	30,244			20,004			42,042			51,691			39,227																	
Number of BHCs in peer group	131			146			147			146			154																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.65			3.04			2.96			3.21			3.05																	
+ Non-interest income	0.36			1.11			11			0.53			0.90																	
- Overhead expense	2.35			2.24			62			1.81			2.49																	
- Provision for credit losses	0.20			-0.15			96			0.35			0.56																	
+ Securities gains (losses)	0.02			0.01			82			0			0.03																	
+ Other tax equivalent adjustments										4			0.06																	
= Pretax net operating income (tax equivalent)										0.02			84																	
Net operating income	0.52			1.36			5			0.73			0.77																	
Net income	0.52			1.35			5			0.73			0.77																	
Net income (Subchapter S adjusted)										2.16			1.12																	
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.14			4.03			3.78			4.49			4.07																	
Interest expense	0.29			0.27			65			0.53			0.71																	
Net interest income (tax equivalent)							2.85			3.26			3.17																	
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.11			0.13			51			0.02			0.11																	
Earnings coverage of net loan and lease losses (X)	10.70			4.52			42			69.23			41.28																	
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.97			1.39			21			0.94			1.22																	
Allowance for loan and lease losses / Total loans and leases	0.97			1.37			22			0.94			1.21																	
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.49			0.63			42			0.38			0.60																	
30-89 days past due loans and leases / Total loans and leases	1.74			0.27			96			0.11			0.27																	
Liquidity and Funding																														
Net noncore funding dependence	-4.01			-1.82			43			1.20			5.81																	
Net short-term noncore funding dependence	-4.40			-8.21			58			-0.47			0.49																	
Net loans and leases / Total assets	74.67			59.81			87			74.59			71.37																	
Capitalization																														
Tier 1 leverage ratio	8.24			9.11			25			7.02			9.63																	
Holding company equity capital / Total assets	9.48			10.88			29			8.17			10.29																	
Total equity capital (including minority interest) / Total assets	9.48			11.01			27			8.17			10.35																	
Common equity tier 1 capital / Total risk-weighted assets	10.06			12.69			10			10.19			12.12																	
Net loans and leases / Equity capital (X)	7.87			5.51			88			9.13			7.17																	
Cash dividends / Net income	62.09			25.30			98			47.99			38.61																	
Cash dividends / Net income (Subchapter S adjusted)										-21.71			29.17																	
Growth Rates																														
Assets	106.48			9.29			99			30.46			18.76																	
Equity capital	139.60			9.31			99			5.77			8.26																	
Net loans and leases	106.72			0.79			99			34.47			15.42																	
Noncore funding	21.45			-23.76			91			25.31			9.77																	
Parent Company Ratios																														
Short-term debt / Equity capital	0			0.48			41			0			0.05																	
Long-term debt / Equity capital	16.38			11.05			75			15.72			4.56																	
Equity investment in subsidiaries / Equity capital	109.37			103.07			83			115.45			104.70																	
Cash from ops + noncash items + op expense / Op expense + dividends	9.89			130.64			6			128.44			144.11																	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	175,670	81,754	169,410	158,228	144,380	114.88	207.24
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	175,399	81,387	168,665	157,248	143,689	115.51	208.71
Tax-exempt income on loans and leases.....	271	367	745	980	691	-26.16	-24.93
Estimated tax benefit on income on loans and leases.....					186		
Income on loans and leases (tax equivalent).....					144,566		
Investment interest income (tax equivalent).....					22,072		
Interest on balances due from depository institutions.....	164	379	673	1,697	1,075	-56.73	127.78
Interest income on other earning assets.....	1,816	745	1,541	1,535	1,867	143.76	230.78
Total interest income (tax equivalent).....					169,580		
Interest on time deposits of \$250K or more	1,968	1,211	2,163	2,269	1,904	62.51	
Interest on time deposits < \$250K.....	2,935	1,514	2,381	3,503	2,904	93.86	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,198	6,540	10,435	23,687	15,928	-20.52	102.49
Interest on other borrowings and trading liabilities.....	5,960	4,105	8,472	9,879	6,929	45.19	110.38
Interest on subordinated debt and mandatory convertible securities					4,539		
Total interest expense.....	16,061	13,370	23,451	39,338	32,204	20.13	93.09
Net interest income (tax equivalent).....					137,376		
Non-interest income.....	20,793	7,413	16,036	25,039	19,382	180.49	167.99
Adjusted operating income (tax equivalent)					156,758		
Overhead expense.....	137,526	49,171	113,115	95,992	98,073	179.69	250.01
Provision for credit losses.....	11,531	9,500	11,500	5,700	1,800		436.33
Securities gains (losses)	1,207	-15	3,525	201	-7,921		168.82
Other tax equivalent adjustments					596		
Pretax net operating income (tax equivalent).....					49,560		
Applicable income taxes	13,794	5,805	13,685	14,060	9,141	137.62	48.20
Tax equivalent adjustments					1,192		
Applicable income taxes (tax equivalent).....					10,333		
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	30,244	20,004	42,042	51,691	39,227	51.19	73.02
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	30,244	20,004	42,042	51,691	39,227	51.19	73.02
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	30,244	20,004	42,042	51,691	39,227	51.19	73.02
Investment securities income (tax equivalent).....					22,072		
US Treasury and agency securities (excluding mortgage-backed securities)	643	364	365	465	837	76.65	-1.38
Mortgage-backed securities	6,562	5,358	8,955	15,366	15,842	22.47	-10.53
All other securities					5,393		
Cash dividends declared.....	18,780	9,599	19,197	18,420	18,342	95.65	133.21
Common	15,136	9,599	19,197	18,420	18,342	57.68	87.95
Preferred.....	3,644	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
Percent of Average Assets																
Interest income (tax equivalent)		2.92			3.75			3.53			4.19			3.77	4.08	25
Less: Interest expense	0.27	0.25	65	0.49	0.67	28	0.40	0.54	33	0.83	0.95	38	0.72	0.75	48	
Equals: Net interest income (tax equivalent)		2.65			3.04			2.96			3.21			3.05	3.33	27
Plus: Non-interest income	0.36	1.11	11	0.27	0.91	12	0.27	0.98	11	0.53	0.90	27	0.43	0.90	18	
Equals: adjusted operating income (tax equivalent)		3.82			3.91			3.96			4.16			3.48	4.27	18
Less: Overhead expense	2.35	2.24	62	1.81	2.49	16	1.93	2.48	22	2.03	2.59	21	2.18	2.58	29	
Less: Provision for credit losses	0.20	-0.15	96	0.35	0.56	31	0.20	0.38	19	0.12	0.12	57	0.04	0.12	23	
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	48	0	0	48	0	0	49	
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	82	0	0.03	4	0.06	0.02	84	0	0.01	62	-0.18	0	1	
Plus: other tax equivalent adjustments		0			0			0			0		0.01	0	92	
Equals: Pretax net operating income (tax equivalent)		1.79			0.96			1.22			1.53			1.10	1.55	15
Less: Applicable income taxes (tax equivalent)		0.41			0.21			0.27			0.35			0.23	0.32	20
Less: Minority interest	0	0	41	0	0	46	0	0	45	0	0	45	0	0	46	
Equals: Net operating income		0.52	1.36	5	0.73	0.77	48	0.72	0.97	25	1.09	1.19	38	0.87	1.22	18
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49	
Equals: Net income	0.52	1.35	5	0.73	0.77	48	0.72	0.97	25	1.09	1.19	37	0.87	1.22	18	
Memo: Net income (last four quarters)	0.58	1.25	9	0.94	0.98	45	0.72	0.97	25	1.09	1.19	36	0.87	1.22	17	
Net income—BHC and noncontrolling (minority) interest	0.52	1.37	3	0.73	0.78	48	0.72	0.97	25	1.09	1.19	37	0.87	1.22	17	
Margin Analysis																
Average earning assets / Average assets	94.19	93.15	63	92.28	93.41	34	92.48	93.47	35	91.89	93.22	34	92.70	93.23	40	
Average interest-bearing funds / Average assets	54.25	62.32	18	55.95	69.51	11	54.09	68.25	9	59.52	70.66	13	59.80	70.70	11	
Interest income (tax equivalent) / Average earning assets		3.14			4.03			3.78			4.49			4.07	4.38	28
Interest expense / Average earning assets	0.29	0.27	65	0.53	0.71	30	0.43	0.57	33	0.91	1.02	40	0.77	0.81	48	
Net interest income (tax equivalent) / Average earning assets		2.85			3.26			3.17			3.45			3.29	3.58	30
Yield or Cost																
Total loans and leases (tax equivalent)		4.05			4.49			4.28			4.98			4.52	4.85	27
Interest-bearing bank balances	0.04	0.11	6	0.36	0.57	23	0.17	0.32	12	2.38	2.26	65	1.72	1.88	40	
Federal funds sold and reverse repos		0.26			0.59			0.43			2.02			1.50		
Trading assets		0.42			0.75			0.80			0.49			0.70		
Total earning assets		3.40	3.11	66	3.60	3.99	19	3.40	3.80	17	4.18	4.47	29	4.05	4.33	32
Investment securities (tax equivalent)		1.80			2.54			2.32			2.74			2.50	2.69	35
US Treasury and agency securities (excluding mortgage-backed securities)	0.62	1.28	17	1.32	2.27	13	1.33	1.87	26	1.61	2.54	12	2.26	2.20	66	
Mortgage-backed securities	1.54	1.56	48	2.32	2.30	54	2.06	2.05	54	2.48	2.54	44	2.41	2.44	49	
All other securities		2.91			3.16			3.24			3.80			3.05	3.74	25
Interest-bearing deposits		0.23	0.24	56	0.49	0.80	16	0.36	0.62	15	0.89	1.13	27	0.67	0.85	33
Time deposits of \$250K or more	1.36	0.76	91	1.89	1.86	52	1.72	1.60	60	1.81	2.13	20	1.71	1.57	62	
Time deposits < \$250K	0.78	0.72	59	1.71	1.71	47	1.37	1.49	34	2.09	1.91	63	1.56	1.42	58	
Other domestic deposits	0.21	0.17	71	0.57	0.50	66	0.42	0.36	66	1.13	0.86	73	0.82	0.64	67	
Foreign deposits		0.12			1.44			1.24			2.53			1.85		
Federal funds purchased and repos		0.06	0.19	23	1.01	0.53	84	0.92	0.37	86	1.88	1.23	75	1.71	1.03	75
Other borrowed funds and trading liabilities	0	1.31	3	0	0.60	25	0	0.55	27	0	1.03	24	1.76	2.10	18	
All interest-bearing funds		0.51	0.40	68	0.88	0.96	44	0.74	0.79	46	1.40	1.34	55	1.20	1.06	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	20,793		7,413		16,036		25,039		19,382						
Fiduciary activities income	0		1		1		2		2						
Service charges on deposit accounts - domestic	2,344		1,882		3,462		5,197		5,347						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	0		0		0		0		71						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....									0						
Net servicing fees	543		270		499		432		303						
Net securitization income									0						
Net gains (losses) on sales of loans, OREO, other assets.....	22,586		823		3,884		1,931		2,461						
Other non-interest income.....	-4,972		4,398		8,115		17,385		11,198						
Total overhead expenses	137,526		49,171		113,115		95,992		98,073						
Personnel expense.....	68,188		29,468		67,159		56,244		50,458						
Net occupancy expense.....	14,936		7,640		15,698		15,395		14,230						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	1,192		358		656		787		917						
Other operating expenses.....	53,210		11,705		29,602		23,566		32,468						
Fee income on mutual funds and annuities.....	0		0		0		0		45						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	809		481		502		496		473						
Average personnel expense per employee.....	84.29		61.26		133.78		113.40		106.68						
Average assets per employee.....	14,461.78		11,319		11,687.89		9,525.43		9,510.13						
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.15	10	0	0.61	35	0	0.51	36	0	0.66	35	0.23	1.69	42
Overhead expenses / Net Interest Income + non-interest income	71.67	59.03	90	58.19	61.89	35	63.97	61.22	64	57.40	61.79	31	62.80	61.22	58
Percent of Average Assets															
Total overhead expense	2.35	2.24	62	1.81	2.49	16	1.93	2.48	22	2.03	2.59	21	2.18	2.58	29
Personnel expense.....	1.17	1.25	38	1.08	1.44	17	1.14	1.42	26	1.19	1.50	23	1.12	1.46	21
Net occupancy expense.....	0.26	0.24	59	0.28	0.30	42	0.27	0.30	39	0.33	0.32	57	0.32	0.31	52
Other operating expenses.....	0.93	0.73	81	0.44	0.72	14	0.52	0.73	18	0.52	0.76	18	0.74	0.79	47
Overhead less non-interest income	2	1.10	95	1.53	1.53	52	1.65	1.44	67	1.50	1.65	34	1.75	1.65	59
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense		58.45			60.15			58.93			59.91		62.56	60.51	62
Personnel expense.....		33.10			34.68			33.88			34.17		32.19	34.42	36
Net occupancy expense.....		6.33			7.20			7.04			7.50		9.08	7.33	79
Other operating expenses.....		18.60			17.75			17.57			17.93		21.30	18.28	78
Total non-interest income		28.18			21.21			23.45			19.83		12.36	20.30	23
Fiduciary activities income		2.24			1.37			1.45			1.61		0	1.95	41
Service charges on domestic deposit accounts		3.19			2.85			2.67			3.21		3.41	3.58	49
Trading revenue.....		0.72			0.14			0.10			0.07		0	0.03	46
Investment banking fees and commissions.....		2.52			1.01			1.03			0.91		0.05	0.85	30
Insurance activities revenue.....		0.37			0.45			0.41			0.37		0	0.46	19
Venture capital revenue.....		0.02			0			0			0		0	0	49
Net servicing fees		0.55			-0.19			0			0.22		0.19	0.52	47
Net securitization income		0.01			0			0			0		0	0	49
Net gain (loss) - sales of loans, OREO, and other assets		3.83			4.33			5.55			2.27		1.57	1.98	56
Other non-interest income.....		9.26			7.35			7.76			7.41		7.14	7.05	55
Overhead less non-interest income		29.94			38.09			34.63			39.47		50.20	39.75	80
Applicable income taxes / Pretax net operating income (tax equivalent).....		21.54			18.84			20.30			21.51		18.44	18.37	41
Applicable income tax + TE / Pretax net operating income + TE		23.10			22.28			22.51			23.31		20.85	21.35	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	8,207,588	3,063,232	3,143,937	3,049,485	2,662,549	167.94	298.09	
Commercial and industrial loans	1,341,959	1,538,731	1,479,355	617,297	591,332	-12.79	201.82	
Loans to individuals	22,756	24,889	22,534	24,370	19,110	-8.57	37.69	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	0	0	0	0	2,820		-100.00	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	9,575,966	4,630,828	4,650,188	3,692,928	3,275,811	106.79	279.26	
Less: Allowance for loan and lease losses	92,760	43,401	44,200	32,786	31,418	113.73	308.49	
Net loans and leases	9,483,206	4,587,427	4,605,988	3,660,142	3,244,393	106.72	278.99	
Debt securities that reprice or mature in over 1 year	1,213,146	522,155	454,660	639,469	762,994	132.33	58.32	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	10,696,352	5,109,582	5,060,648	4,299,611	4,007,387	109.34	227.26	
Interest-bearing bank balances	1,122,097	422,148	769,099	39,501	153,223	165.81	3767.30	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	48,642	126,898	81,400	132,460	78,055	-61.67	-41.31	
Trading assets	0	0	0	0	0			
Total earning assets	11,867,091	5,658,628	5,911,147	4,471,572	4,238,665	109.72	251.06	
Non-interest-bearing cash and due from depository institutions	62,086	67,633	107,729	77,693	142,145	-8.20	22.75	
Premises, fixed assets, and leases	123,115	74,929	78,879	77,512	35,008	64.31	254.68	
Other real estate owned	0	0	0	0	175			
Investment in unconsolidated subsidiaries	0	0	0	0	0		-100.00	
Intangible and other assets	647,200	349,388	336,460	294,694	283,541	85.24	134.52	
Total assets	12,699,492	6,150,578	6,434,215	4,921,471	4,699,534	106.48	239.41	
Quarterly average assets	12,748,592	5,910,503	6,336,146	4,785,573	4,546,442	115.69	224.93	
Average loans and leases (YTD)	9,602,256	4,090,005	4,380,231	3,442,077	3,200,178	134.77	286.83	
Memoranda								
Loans held-for-sale	29,335	10,000	52,785	12,643	0	193.35		
Loans not held-for-sale	9,546,631	4,620,828	4,597,403	3,680,285	3,275,811	106.60	278.10	
Real estate loans secured by 1–4 family	705,930	544,641	516,713	577,319	609,417	29.61	52.65	
Commercial real estate loans	7,501,232	2,518,153	2,626,792	2,471,722	2,052,652	197.89	369.71	
Construction and land development	290,462	83,876	85,401	98,923	124,748	246.30	191.14	
Multifamily	3,512,980	844,489	900,130	812,670	586,198	315.99	721.65	
Nonfarm nonresidential	3,697,790	1,589,788	1,641,261	1,560,129	1,341,706	132.60	245.69	
Real estate loans secured by farmland	426	438	432	444	480	-2.74	-81.38	
Total investment securities	1,261,788	649,053	536,060	771,929	841,049	94.40	48.60	
U.S. Treasury securities	167,998	49,999	0	50,822	0	236.00		
US agency securities (excluding mortgage-backed securities)	81,035	0	0	4,995	29,050		38.94	
Municipal securities	41,452	64,405	65,803	75,972	94,271	-35.64	-75.86	
Mortgage-backed securities	863,239	463,826	391,167	572,937	652,084	86.11	55.77	
Asset-backed securities	0	23,875	23,950	23,401	23,219	-100.00	-100.00	
Other debt securities	108,064	46,948	55,140	43,802	42,425	130.18	153.62	
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	1,261,788	537,746	450,360	638,291	680,886	134.64	101.22	
U.S. Treasury securities	167,998	49,999	0	50,822	0	236.00		
US agency securities (excluding mortgage-backed securities)	81,035	0	0	4,995	29,050		38.94	
Municipal securities	41,452	37,479	42,088	34,964	40,731	10.60	-62.51	
Mortgage-backed securities	863,239	379,445	329,182	480,307	545,461	127.50	113.52	
Asset-backed securities	0	23,875	23,950	23,401	23,219	-100.00	-100.00	
Other debt securities	108,064	46,948	55,140	43,802	42,425	130.18	241.89	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)		4,438	3,625	1,389	-3,371			
Available-for-sale securities appreciation (depreciation)	10,826	8,964	4,373	-1,172	-16,495	20.77	167.24	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	505,530	575,044	402,000	403,491	358,747	-12.09	-27.75	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	1,006,201	815,901	987,588	645,002	589,027	23.32	140.29
NOW, ATS and transaction accounts	255,741	90,786	129,017	54,961	91,444	181.70	361.64
Time deposits less brokered deposits < \$250K	586,439	29,226	95,427	58,228	3,174	1906.57	
MMDA and other savings accounts	8,503,287	3,875,733	4,084,203	2,806,707	2,876,431	119.40	288.45
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	10,351,668	4,811,646	5,296,235	3,564,898	3,560,076	115.14	282.10
Time deposits of \$250K or more	342,242	124,449	121,785	129,648	128,509	175.01	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	1,841	1,670	1,223	999	539	10.24	-99.08
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	25,000	340,000	215,000	440,626	240,433	-92.65	-85.35
Other borrowings w/remaining maturity over 1 year	0	0	0	40,351	0	0	-100.00
Brokered deposits < \$250K	372,283	144,324	71,233	120,101	197,808	157.95	
Noncore funding	741,366	610,443	409,241	731,725	567,289	21.45	36.22
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	197,188	78,990	79,059	78,920	78,781	149.64	109.87
Other liabilities	204,875	146,759	131,730	48,655	39,439	39.60	467.76
Total liabilities	11,495,097	5,647,838	5,916,265	4,424,198	4,245,585	103.53	239.75
Equity Capital							
Perpetual preferred stock (including surplus)	116,690	0	0	0	0	0	
Common stock	416	199	199	199	198	109.05	137.71
Common surplus	492,727	356,510	360,741	356,436	352,093	38.21	75.89
Retained earnings	613,791	159,635	172,075	150,703	117,432	284.50	651.55
Accumulated other comprehensive income	4,576	-8,762	-10,128	-8,341	-15,112		
Other equity capital components	-23,924	-4,961	-5,056	-1,843	-781		
Total holding company equity capital	1,204,276	502,621	517,831	497,154	453,830	139.60	236.31
Noncontrolling (minority) interest in subsidiaries	119	119	119	119	119	0.00	0.00
Total equity capital, including minority interest	1,204,395	502,740	517,950	497,273	453,949	139.57	236.24
Total liabilities and capital	12,699,492	6,150,578	6,434,215	4,921,471	4,699,534	106.48	239.41
Memoranda							
Non-interest-bearing deposits	3,689,072	2,164,194	2,472,727	1,518,958	1,448,605	70.46	231.75
Interest-bearing deposits	7,377,121	2,916,225	3,016,526	2,295,689	2,437,788	152.97	323.57
Total deposits	11,066,193	5,080,419	5,489,253	3,814,647	3,886,393	117.82	287.79
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	701,096	497,154	497,154	453,830	429,200		
Accounting restatements	1,686	-1,473	-1,473	0	0		
Net income	30,244	20,004	42,042	51,691	39,227		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	3,138	2,619	8,906	4,794	4,504		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	14,818	5,663	7,814	1,512	586		
Changes incident to business combinations	491,210	0	0	0	0		
Less: Dividends declared	18,780	9,599	19,197	18,420	18,342		
Change in other comprehensive income	10,500	-421	-1,787	6,771	-173		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,204,276	502,621	517,831	497,154	453,830		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	64.63	36.32	93	49.80	48.99	53	48.86	48.33	54	61.96	52.67	72	56.66	53.63	56
Commercial and industrial loans	10.57	12.25	45	25.02	14.96	88	22.99	13.47	87	12.54	11.45	61	12.58	11.42	61
Loans to individuals	0.18	3.48	15	0.40	2.29	33	0.35	2.29	31	0.50	2.71	34	0.41	2.65	29
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans.....	0	0.21	12	0	0.47	16	0	0.43	17	0	0.53	17	0	0.47	18
Other loans and leases.....	0	4.22	0	0	1.29	22	0	1.39	21	0	1.08	22	0.06	2.64	10
Net loans and leases.....	74.67	59.81	87	74.59	71.37	61	71.59	69.27	53	74.37	72.36	56	69.04	73.30	28
Debt securities over 1 year.....	9.55	17.61	18	8.49	12.18	26	7.07	13.53	19	12.99	13.66	48	16.24	13.20	67
Mutual funds and equity securities	0	0.06	14	0	0.06	20	0	0.05	22	0	0.06	18	0	0.05	19
Subtotal	84.23	78.32	72	83.07	84.41	36	78.65	83.47	22	87.36	86.76	46	85.27	87.24	30
Interest-bearing bank balances	8.84	9.11	52	6.86	5.87	61	11.95	6.78	79	0.80	2.97	24	3.26	2.30	74
Federal funds sold and reverse repos	0	0.52	28	0	0.04	37	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less	0.38	1.53	22	2.06	1.97	65	1.27	2.03	47	2.69	2.10	70	1.66	2.14	60
Trading assets	0	0.60	18	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets.....	93.45	91.43	72	92	92.83	36	91.87	92.98	35	90.86	92.39	30	90.19	92.24	21
Non-interest cash and due from depository institutions.....	0.49	1.01	13	1.10	1.08	54	1.67	1.07	81	1.58	1.14	78	3.02	1.25	97
Other real estate owned.....	0	0.02	6	0	0.04	11	0	0.03	13	0	0.04	10	0	0.04	23
All other assets.....	6.07	7.50	31	6.90	5.99	65	6.46	5.87	62	7.56	6.41	65	6.78	6.39	57
Memoranda															
Short-term investments	9.22	12.01	42	8.93	8.34	60	13.22	9.38	74	3.49	5.36	40	4.92	4.70	61
U.S. Treasury securities.....	1.32	1.08	71	0.81	0.19	86	0	0.19	31	1.03	0.29	85	0	0.37	27
US agency securities (excluding mortgage-backed securities)	0.64	0.77	62	0	0.98	7	0	1.28	5	0.10	1.25	25	0.62	1.67	47
Municipal securities	0.33	1.72	32	1.05	2.64	40	1.02	2.96	38	1.54	2.58	45	2.01	2.66	52
Mortgage-backed securities	6.80	12.97	22	7.54	8.33	48	6.08	8.52	37	11.64	9.38	65	13.88	8.73	78
Asset-backed securities	0	0.38	26	0.39	0.27	82	0.37	0.35	79	0.48	0.30	82	0.49	0.26	84
Other debt securities	0.85	0.52	73	0.76	0.55	71	0.86	0.60	70	0.89	0.53	74	0.90	0.52	76
Loans held-for-sale.....	0.23	0.42	53	0.16	0.56	38	0.82	0.58	74	0.26	0.39	62	0	0.29	9
Loans held for investment	75.17	59.85	87	75.13	70.96	66	71.45	69.07	54	74.78	72.01	59	69.71	73.24	31
Real estate loans secured by 1–4 family	5.56	11.69	25	8.86	15.05	29	8.03	14.47	28	11.73	16.02	38	12.97	16.83	41
Revolving	0.54	1.45	28	1.12	1.96	38	1.04	1.79	39	1.46	2.24	44	1.60	2.43	44
Closed-end, secured by first liens	4.84	9.84	28	7.47	12.48	31	6.65	12.11	27	9.95	13.07	40	11.09	13.60	47
Closed-end, secured by junior liens	0.18	0.20	61	0.26	0.31	48	0.34	0.27	69	0.32	0.37	50	0.27	0.41	43
Commercial real estate loans	59.07	22.48	98	40.94	30.76	80	40.83	30.65	82	50.22	33.26	90	43.68	33.39	78
Construction and land development	2.29	3.35	39	1.36	4.65	13	1.33	4.32	12	2.01	5	19	2.65	4.78	25
Multifamily	27.66	3.31	97	13.73	4.68	89	13.99	5.03	89	16.51	4.76	91	12.47	5.12	87
Nonfarm nonresidential	29.12	14.81	93	25.85	19.93	78	25.51	19.97	75	31.70	21.85	85	28.55	21.85	77
Real estate loans secured by farmland	0	0.34	25	0.01	0.85	26	0.01	0.85	26	0.01	0.95	26	0.01	0.88	24

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	85.71	59.66	92	66.15	68.15	45	67.61	69.38	43	82.58	72.74	68	81.28	72.88	64
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	7.37	19.82	15	11.76	21.04	27	11.11	20.91	26	15.63	22.29	35	18.60	23.13	44
Real estate loans secured by 1–4 family.....	0.72	2.42	24	1.49	2.76	36	1.43	2.61	39	1.95	3.13	40	2.30	3.34	43
Revolving	6.66	17.22	18	10.27	17.91	27	9.68	17.94	26	13.68	18.71	38	16.30	19.33	49
Closed-end.....	78.33	36.54	97	54.38	43.14	81	56.49	44.23	83	66.93	46.16	87	62.66	45.57	86
Construction and land development.....	3.03	5.50	32	1.81	6.52	12	1.84	6.26	12	2.68	6.97	18	3.81	6.53	27
1–4 family.....	0.36	1.11	34	0.55	1.40	34	0.48	1.14	33	0.44	1.47	25	0.45	1.52	23
Other	2.67	4.33	34	1.26	5.04	12	1.36	4.94	12	2.23	5.34	21	3.36	4.90	32
Multifamily.....	36.69	5.34	97	18.24	6.37	90	19.36	7.01	89	22.01	6.42	92	17.89	6.76	89
Nonfarm nonresidential	38.62	24.14	84	34.33	28.11	76	35.29	29.04	72	42.25	30.59	84	40.96	30.16	81
Owner-occupied.....	10.37	8.14	64	12.15	9.61	72	12.53	10	70	15.43	10.68	82	16.26	10.31	86
Other.....	28.24	15.71	92	22.18	18.11	70	22.77	18.53	70	26.82	19.36	80	24.70	19.35	73
Real estate loans secured by farmland.....	0	0.59	21	0.01	1.24	26	0.01	1.30	26	0.01	1.38	26	0.01	1.27	25
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0	45	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	14.01	20.98	24	33.23	21.54	85	31.81	19.85	85	16.72	16.16	58	18.05	16.21	64
Loans to individuals	0.24	6.28	12	0.54	3.41	31	0.48	3.53	30	0.66	4	34	0.58	3.89	30
Credit card loans	0	0.51	47	0	0.03	66	0	0.03	67	0	0.04	66	0	0.04	68
Agricultural loans.....	0	0.37	12	0	0.71	16	0	0.69	17	0	0.78	17	0	0.69	18
Other loans and leases.....	0	8.03	0	0	1.89	22	0	2.07	21	0	1.48	22	0.09	3.74	10
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	726.29	383.17	96	684.76	493.71	87	676.22	473.75	90	708.22	493.53	89	679.04	505.61	83
Real estate loans secured by 1–4 family.....	62.47	124.52	26	121.75	152.34	44	111.14	142.34	41	134.08	151.03	48	155.42	161.34	55
Revolving	6.07	15.53	29	15.45	20.05	48	14.35	17.81	52	16.72	21.25	51	19.22	23.52	51
Closed-end.....	56.40	107.53	29	106.30	129.93	45	96.79	122.21	41	117.36	127.10	52	136.20	134.73	60
Commercial real estate loans	663.79	238.21	98	562.91	312.13	94	564.99	302.08	95	574.04	311.74	94	523.49	316.03	92
Construction and land development.....	25.70	35.52	41	18.75	47.15	17	18.37	42.85	18	22.97	46.63	22	31.81	44.92	35
1–4 family.....	3.05	7.06	43	5.72	9.84	43	4.75	7.52	42	3.82	9.52	29	3.77	10.21	29
Other	22.65	28.07	42	13.03	36.48	18	13.61	33.94	20	19.16	35.90	26	28.05	33.75	45
Multifamily.....	310.86	34.78	98	188.78	47.28	92	193.61	48.67	91	188.74	44.76	93	149.50	48.38	90
Nonfarm nonresidential	327.22	157.17	93	355.38	203.73	96	353.01	198.42	97	362.33	206.64	95	342.18	208.15	93
Owner-occupied.....	87.89	52.65	80	125.76	69.16	89	125.31	67.98	89	132.29	71.54	91	135.82	70.68	89
Other	239.33	102.08	96	229.62	130.32	89	227.70	125.78	90	230.03	130.65	90	206.36	134.17	84
Real estate loans secured by farmland.....	0.04	3.59	25	0.10	8.48	26	0.09	8.35	26	0.10	8.66	27	0.12	8.13	25
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	118.75	127.07	50	343.97	154.44	95	318.19	133.93	95	143.36	106.70	72	150.81	107.07	75
Loans to individuals	2.01	35.29	14	5.56	22.72	41	4.85	22.15	39	5.66	24.83	42	4.87	24.45	32
Credit card loans	0	2.61	48	0.01	0.21	67	0.01	0.20	68	0.01	0.24	66	0.01	0.24	68
Agricultural loans.....	0	2.01	12	0	4.68	16	0	4.17	17	0	4.86	17	0	4.49	18
Other loans and leases.....	0	46.75	0	0	13.44	22	0	13.62	21	0	10.25	22	0.72	25.58	11
Supplemental															
Non-owner occupied CRE loans / Gross loans	70.11	28.84	98	43.40	33.40	78	45.61	34	81	53.06	35.38	87	48.03	35.09	80
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	594.13	187.37	98	449.30	241.60	92	456.23	232.08	93	455.08	239.13	93	401.22	243.62	87
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	682.02	244.59	98	575.06	315.12	95	581.54	304.52	95	587.37	315.15	95	537.04	318.90	92

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	9.22	12.01	42	8.93	8.34	60	13.22	9.38	74	3.49	5.36	40	4.92	4.70	61
Liquid assets	18.08	28.17	23	16.32	17.64	45	19.71	19.32	52	15.16	16.28	48	20.78	15.56	78
Investment securities	9.94	19.64	14	10.55	14.73	30	8.33	16.07	16	15.68	16.41	51	17.90	16.02	61
Net loans and leases	74.67	59.81	87	74.59	71.37	61	71.59	69.27	53	74.37	72.36	56	69.04	73.30	28
Net loans, leases and standby letters of credit	74.98	60.62	87	74.91	71.74	60	71.98	69.67	52	74.85	72.78	55	69.59	73.71	29
Core deposits	81.51	74.75	75	78.23	73.75	69	82.31	76.49	75	72.44	71.61	51	75.75	69.97	71
Noncore funding	5.84	10.89	36	9.92	13.25	36	6.36	10.29	32	14.87	14.61	50	12.07	16.58	34
Time deposits of \$250K or more	2.69	1.81	73	2.02	3.78	23	1.89	3.37	27	2.63	4.33	26	2.73	4.28	36
Foreign deposits	0	0.35	39	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	0.01	1.20	22	0.03	0.72	44	0.02	0.62	47	0.02	0.77	37	0.01	0.96	36
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0.01	0.52	38	0.03	0.67	48	0.02	0.59	52	0.02	0.75	40	0.01	0.97	36
Commercial paper	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.20	0.99	50	5.53	1.76	85	3.34	1.06	84	8.95	2.75	88	5.12	3.63	65
Earning assets that reprice within 1 year	39.44	38.93	49	31.52	31.27	59	36.31	31.93	64	29.82	33.16	44	25.18	32.35	33
Interest-bearing liabilities that reprice within 1 year	8.60	7.04	78	3.10	16.01	4	3.70	14.04	10	4.14	18.54	4	5.37	18.20	9
Long-term debt that reprices within 1 year	0	0.26	29	0	0.11	38	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	30.83	30.25	47	28.41	14.91	76	32.60	17.03	81	25.68	13.71	73	19.81	12.98	62
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.01	-1.82	43	1.20	5.81	34	-8.72	0.77	23	13.02	10.70	57	8.38	13.54	29
Net short-term noncore funding dependence	-4.40	-8.21	58	-0.47	0.49	46	-9.23	-3.25	30	10.16	5.88	67	7.11	8.57	41
Short-term investment / Short-term noncore funding	167.11	284.81	43	104.56	146.06	53	221.73	230.45	63	28.24	78.10	38	44.80	62.28	61
Liquid assets - short-term noncore funding / Nonliquid assets	15.34	34.02	24	9.30	11.45	48	17.12	16.27	55	3.28	6.90	44	12.36	4.17	74
Net loans and leases / Total deposits	85.70	74.66	78	90.30	88.39	52	83.91	84.20	47	95.95	90.96	63	83.48	92.88	22
Net loans and leases / Core deposits	91.61	81.17	78	95.34	97.80	46	86.97	91.10	40	102.67	102.55	53	91.13	106.50	20
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.84		1.09	1.14	62	0.85	0.88	64	0.35	0.36	66	-0.93	-0.47	23	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.04	1.94	34	2.20	3.84	32	1.03	3.63	17	-0.29	1.28	6	-4.57	-1.95	9
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			-0.02			0.03			-0.02				-0.04	
Percent of Investment Securities															
Held-to-maturity securities	0	13.42	14	17.15	6.32	80	15.99	5.36	83	17.31	7.25	81	19.04	10.76	75
Available-for-sale securities	100	84.66	95	82.85	92.05	21	84.01	93.39	17	82.69	91.33	20	80.96	88.32	26
U.S. Treasury securities	13.31	5.52	82	7.70	1.51	87	0	1.22	31	6.58	2.07	86	0	2.08	27
US agency securities (excluding mortgage-backed securities)	6.42	4.50	71	0	7.21	7	0	8.39	5	0.65	8.16	23	3.45	11	42
Municipal securities	3.29	8.87	44	9.92	17.50	41	12.28	18.61	47	9.84	15.40	43	11.21	16.63	49
Mortgage-backed securities	68.41	66.59	50	71.46	56.49	73	72.97	54.48	75	74.22	57.07	74	77.53	54.50	81
Asset-backed securities	0	2.05	26	3.68	1.54	84	4.47	1.97	82	3.03	1.70	83	2.76	1.54	84
Other debt securities	8.56	3.17	84	7.23	4.07	73	10.29	4.34	80	5.67	3.73	75	5.04	3.75	70
Mutual funds and equity securities	0	0.32	14	0	0.49	20	0	0.44	22	0	0.49	18	0	0.41	19
Debt securities 1 year or less	3.86	8.69	34	19.55	13.85	71	15.18	13.69	67	17.16	13.55	67	9.28	13.91	52
Debt securities 1 to 5 years	25.44	17.05	73	11.62	19.89	37	12.99	20.49	40	9.91	23.43	27	10.58	23.42	28
Debt securities over 5 years	70.70	72.17	37	68.83	61.58	56	71.82	61.87	59	72.93	58.63	69	80.14	58.36	78
Pledged securities	40.06	33.87	60	88.60	47.76	89	74.99	44.55	78	52.27	43.76	60	42.65	42.20	50
Structured notes, fair value	0	0.03	41	0	0.04	41	0	0.03	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	113.23	51.37	78	219.92	139.78	76	394.59	136.94	86	-25.65	32.84	13	124.35	16.28	91
Investment securities	94.40	33.34	90	-17.59	9.89	6	-30.56	16.36	4	-8.22	4.80	20	-10.60	8.02	9
Core deposits	115.14	16.88	99	32.53	22.99	77	48.57	23.17	93	0.14	9.96	6	15.55	10.40	76
Noncore funding	21.45	-23.76	91	25.31	9.77	71	-44.07	-12.78	11	28.99	4.16	83	-29.59	6.76	11

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	1,420,485	847,603	953,237	786,526	702,569
Commit: Secured commercial real estate loans	311,730	174,850	221,046	146,082	101,803
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	2,015
Securities underwriting					0
Standby letters of credit	39,313	19,675	25,501	23,670	26,046
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps					433,401
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps					0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	11.19	22.45	9	13.78	15.78	37	14.82	16.09	43	15.98	16.97	46	14.95	17.31	35
Standby letters of credit	0.31	0.67	32	0.32	0.31	63	0.40	0.31	70	0.48	0.36	70	0.55	0.35	79
Commercial and similar letters of credit	0	0.02	19	0	0.01	36	0	0.01	37	0	0.01	36	0	0.01	35
Securities lent	0	0.12	41	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0	46	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0	47	0	0	46	0	0	47	0	0	47
Derivative contracts	0	49.75	1	0	4.37	30	0	3.72	32	0	2.95	31	9.22	6.51	69
Interest rate contracts	0	35.96	1	0	4.21	30	0	3.62	32	0	2.87	31	9.22	6.40	69
Interest rate futures and forward contracts	0	5.17	13	0	0.33	37	0	0.20	38	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	0	1.82	9	0	0.35	36	0	0.24	37	0	0.13	36	0	0.26	20
Purchased options contracts (interest rate)	0	1.33	21	0	0.04	44	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	0	20.67	4	0	2.79	32	0	2.58	34	0	2.19	34	9.22	5.18	75
Foreign exchange contracts	0	6.16	25	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.93	26	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.73	39	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.86	34	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.29	38	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.19	38	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0.29	37	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	14.79	42.93	6	20.72	23.96	35	21.76	24.20	42	22.85	24.81	42	21.95	25.18	34

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	0	0	0	0	433,401
Interest rate contracts	0	0	0	0	433,401
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	0	0	0	0	433,401
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	0	0	0	0	433,401
Interest rate contracts	0	0	0	0	433,401
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,061,007	1,430,029	1,377,100	1,113,894	433,401
One year or less	24,305	100,000	100,000	50,000	25,000
Over 1 year to 5 years	913,142	264,565	181,938	244,341	215,000
Over 5 years	2,123,560	1,065,464	1,095,162	819,553	193,401
Gross negative fair value (absolute value)	0	0	0	0	2,215
Gross positive fair value.....	0	0	0	0	6,363
Held for trading.....	0	0	0	0	0
Non-traded.....	0	0	0	0	6,363
Current credit exposure on risk-based capital derivative contracts	45,439	62,940	49,606	13,909	5,090
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts		94.09			99.90			99.50			99.57		100	99.91	54
Foreign exchange contracts		3.27			0.10			0.19			0.14		0	0	46
Equity, commodity, and other contracts		1.17			0			0			0.07		0	0	47
Futures and forwards		12.57			16.21			15.03			14.06		0	11.75	16
Written options		7.49			12.26			10.24			11.73		0	11.14	16
Exchange-traded		0.11			0			0			0		0	0	49
Over-the-counter		7.20			12.21			10.24			10.84		0	10.65	16
Purchased options		3.44			1.85			2.13			2.45		0	1.29	38
Exchange-traded		0.12			0			0			0		0	0	49
Over-the-counter		3.04			1.81			2.13			2.28		0	1.22	38
Swaps		71.23			69.08			71.83			64.61		100	65.42	91
Held for trading		40.60			13.70			16.03			15.01		0	13.60	38
Interest rate contracts		34.42			13.72			16.37			16.17		0	12.87	38
Foreign exchange contracts		1.57			0			0			0.11		0	0	48
Equity, commodity, and other contracts		0.58			0			0			0		0	0	49
Non-traded		59.40			86.30			83.97			84.99		100	86.40	61
Interest rate contracts		56.19			86.12			83.02			84.69		100	85.51	64
Foreign exchange contracts		0.38			0			0			0.01		0	0	47
Equity, commodity, and other contracts		0.13			0			0			0.01		0	0	48
Derivative contracts (excluding futures and forex 14 days or less)		91.87			70.94			79.60			80.07		100	82.85	77
One year or less		28.05			16.71			15.52			15.20		5.77	12.75	53
Over 1 year to 5 years		26.03			18.62			19.75			22.92		49.61	22.66	80
Over 5 years		30.08			31.71			32.47			34.12		44.62	36.28	55
Gross negative fair value (absolute value)		1.25			3.20			2.84			1.30		0.51	0.66	39
Gross positive fair value		1.68			2.37			2.25			1.14		1.47	1.10	73
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	2	0	0.01	31	0	0.01	33	0	0	32	0.01	0.01	69
Gross positive fair value (X)	0	0.07	1	0	0.01	31	0	0.01	33	0	0	32	0.02	0.01	80
Held for trading (X)	0	0.05	21	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0	0.01	5	0	0	34	0	0	35	0	0	34	0.02	0.01	86
Current credit exposure (X)	0.04	0.05	62	0.15	0.02	93	0.12	0.02	93	0.03	0.01	89	0.01	0	82
Credit losses on derivative contracts	0	0	45	0	0	48	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	46	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.50	0.63	58	1.57	0.33	90	1.20	0.27	89	0.36	0.10	86	0.15	0.06	80

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	41,462	32,786	32,786	31,418	31,707
Gross losses	5,309	536	2,012	4,482	2,841
Write-downs, transfers to loans held-for-sale	0	0	0	3,670	0
Recoveries	117	26	301	150	752
Net losses	5,192	510	1,711	4,332	2,089
Provision for loan and lease losses	11,531	9,500	11,500	5,700	1,800
Adjustments	44,959	1,625	1,625	0	0
Ending balance	92,760	43,401	44,200	32,786	31,418
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.20	-0.14	96	0.35	0.55	31	0.20	0.38	19	0.12	0.12	57	0.04	0.12	23
Provision for loan and lease losses / Average loans and leases	0.24	-0.25	95	0.46	0.76	30	0.26	0.53	15	0.17	0.16	60	0.06	0.16	23
Provision for loan and lease losses / Net loan and lease losses	222.09	77.32	81	1,862.75	1,122.38	73	672.12	672.96	63	131.58	142.73	52	86.17	182.69	24
Allowance for loan and lease losses / Total loans and leases not held for sale	0.97	1.39	21	0.94	1.22	20	0.96	1.35	10	0.89	0.94	46	0.96	0.94	57
Allowance for loan and lease losses / Total loans and leases	0.97	1.37	22	0.94	1.21	21	0.95	1.33	12	0.89	0.93	46	0.96	0.93	58
Allowance for loan and lease losses / Net loans and leases losses (X)	8.93	15.27	49	42.55	33.72	76	25.83	25.33	68	7.57	17.18	43	15.04	21.35	60
Allowance for loan and lease losses / Nonaccrual assets	198.26	318.67	35	244.77	317.15	52	199.44	336.78	41	192.72	315.75	51	1,118.87	285.36	94
ALLL / 90+ days past due + nonaccrual loans and leases	173.39	260.68	33	244.77	286.97	57	199.44	293.46	49	188.91	283.41	53	1,008.28	259.30	94
Gross loan and lease losses / Average loans and leases	0.11	0.22	33	0.03	0.15	20	0.05	0.16	20	0.13	0.16	48	0.09	0.15	43
Recoveries / Average loans and leases	0	0.08	4	0	0.04	6	0.01	0.04	14	0	0.05	8	0.02	0.05	34
Net losses / Average loans and leases	0.11	0.13	51	0.02	0.11	33	0.04	0.11	30	0.13	0.11	62	0.07	0.09	54
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	49	0	0	48	0.11	0	99	0	0	48
Recoveries / Prior year-end losses	5.82	16.12	17	0.58	17.77	2	6.72	42.12	8	5.28	41.80	5	9.07	51.25	8
Earnings coverage of net loan and lease losses (X)	10.70	4.52	42	69.23	41.28	78	39.29	33.55	70	16.49	22.46	50	24.02	29.27	55
Net Loan and Lease Losses By Type															
Real estate loans	0.02	0.03	65	0	0.02	41	0	0.04	29	0.12	0.02	91	0	0.01	27
Real estate loans secured by 1–4 family	0.01	-0.01	76	0	0.01	37	0	0.01	41	-0.02	0.02	14	0	0.01	44
Revolving	0.02	-0.05	78	-0.01	0	32	0	0	33	-0.16	0.02	3	0.03	0.02	65
Closed-end	0	-0.01	76	0	0.01	46	0	0.01	46	0	0.02	34	0	0.01	39
Commercial real estate loans	0.02	0.05	60	0	0.03	58	0	0.05	39	0.15	0.02	91	0	0.01	30
Construction and land development	0	0	64	0	-0.01	61	0	0	57	0	-0.02	62	-0.04	-0.02	20
1–4 family	0	0	57	0	0	52	0	0	50	0	0	54	0	0	54
Other	0	-0.01	63	0	-0.01	62	0	-0.01	59	0	-0.02	62	-0.04	-0.02	16
Multifamily	0.02	0.01	86	0	0	54	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential	0.02	0.07	57	0	0.04	57	0	0.07	42	0.24	0.03	92	0	0.02	39
Owner-occupied	0	0.01	60	0	0.01	69	0	0.01	54	0.24	0.01	95	0	0.01	43
Other	0.02	0.06	65	0	0.03	48	0	0.04	40	0	0.01	41	0	0.01	47
Real estate loans secured by farmland	0	-0.01	58	0	0	48	0	0.01	44	0	0.01	45	0	0	49
Commercial and industrial loans	0.65	0.20	87	0.07	0.17	46	0.12	0.20	50	0.13	0.27	38	0.36	0.18	78
Loans to individuals	0.02	0.78	4	0.02	0.74	5	0.03	0.66	5	0	0.74	0	0.05	0.71	4
Credit card loans	0	2.18	8	0	2.09	19	0	1.71	15	0	1.89	14	0	1.65	21
Agricultural loans		0.03			0			0.01			0.02			0.03	
Loans to foreign governments and institutions		0													
Other loans and leases		0.08			0.14			0.44			0.14		0	0.28	30

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		166,667		5,080		11,613		6,366		4,400
90+ days past due loans and leases		6,710		0		0		343		308
Nonaccrual loans and leases.....		46,787		17,731		22,162		17,012		2,808
Total past due and nonaccrual loans and leases.....		220,164		22,811		33,775		23,721		7,516
Restructured 30–89 days past due		0		19		871		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		35		0		0		0		133
Total restructured loans and leases		35		19		871		0		133
30–89 days past due loans held for sale		8,160		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		18,501		10,000		10,000		12,643		0
Total past due and nonaccrual loans held for sale.....		26,661		10,000		10,000		12,643		0
Restructured loans and leases in compliance		0		0		3,394		3,969		14,960
Other real estate owned.....		0		0		0		0		175
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	1.74	0.27	96	0.11	0.27	27	0.25	0.26	57	0.17
90+ days past due loans and leases	0.07	0.10	68	0	0.04	16	0	0.04	17	0.01
Nonaccrual loans and leases.....	0.49	0.58	46	0.38	0.53	38	0.48	0.60	46	0.46
90+ days past due and nonaccrual loans and leases.....	0.56	0.73	46	0.38	0.59	34	0.48	0.67	39	0.47
30–89 days past due restructured.....	0	0.01	19	0	0	63	0.02	0	89	0
90+ days past due restructured	0	0	30	0	0	43	0	0	45	0
Nonaccrual restructured.....	0	0.12	4	0	0.08	6	0	0.09	7	0
30–89 days past due loans held for sale	0.09	0	96	0	0	47	0	0	47	0
90+ days past due loans held for sale.....	0	0	42	0	0	48	0	0	48	0
Nonaccrual loans held for sale	0.19	0	97	0.22	0	98	0.22	0	98	0.34
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	1.74	0.27	96	0.11	0.27	27	0.25	0.26	57	0.17
90+ days past due assets	0.07	0.10	68	0	0.04	16	0	0.04	17	0.01
Nonaccrual assets	0.49	0.59	46	0.38	0.54	37	0.48	0.60	46	0.46
30+ days past due and nonaccrual assets	2.30	1.04	90	0.49	0.88	26	0.73	0.95	38	0.64
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.42	0.43	56	0.29	0.43	36	0.34	0.47	41	0.35
90+ days past due and nonaccrual assets + other real estate owned	0.42	0.46	52	0.29	0.48	31	0.34	0.52	38	0.35
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.37	0.52	35	0.29	0.58	25	0.41	0.63	33	0.43
Allowance for loan and lease losses	50.44	67.93	40	40.90	72.32	30	59.79	72.10	45	63.99
Equity capital + allowance for loan and lease losses	3.61	4.43	42	3.25	5.37	31	4.70	5.64	45	3.96
Tier 1 capital + allowance for loan and lease losses	4.14	5.28	40	3.94	5.86	33	5.64	6.21	50	4.87
Loans and leases + other real estate owned	0.49	0.88	30	0.38	0.81	21	0.57	0.92	31	0.57

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		2.02	0.24	98	0.15	0.28	41	0.24	0.25	57	0.18	0.28	40	0.12	0.29	25
	90+ days past due		0.06	0.12	68	0	0.04	22	0	0.04	25	0.01	0.03	58	0.01	0.03	55
	Nonaccrual.....		0.40	0.65	34	0.46	0.56	45	0.66	0.63	58	0.54	0.45	67	0.08	0.48	11
Commercial and industrial	30–89 days past due		0.07	0.17	27	0.01	0.16	19	0.28	0.15	77	0.13	0.22	44	0.19	0.23	56
	90+ days past due		0.11	0.02	93	0	0.01	29	0	0.02	31	0	0.02	30	0	0.02	32
	Nonaccrual.....		1.05	0.64	77	0.24	0.56	37	0.09	0.61	20	0.09	0.74	14	0.11	0.61	23
Individuals	30–89 days past due		0.04	0.55	15	0.80	0.40	82	0.46	0.52	54	0.51	0.60	47	0.44	0.68	48
	90+ days past due		0	0.07	18	0	0.02	31	0	0.02	30	0	0.02	31	0	0.03	31
	Nonaccrual.....		0.40	0.18	81	0.04	0.16	41	0.67	0.14	94	0.12	0.12	63	0.27	0.15	77
Depository institution loans	30–89 days past due			0			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.16			0.28			0.07			0.10			0.11	
	90+ days past due			0			0			0			0			0.01	
	Nonaccrual.....			0.69			0.55			0.57			0.80			0.46	
Foreign governments	30–89 days past due			0.01													
	90+ days past due			0													
	Nonaccrual.....			0.04													
Other loans and leases	30–89 days past due			0.11			0.32			0.67			0.28		0	0.18	23
	90+ days past due			0.01			0			0			0		0	0	41
	Nonaccrual.....			0.13			0.07			0.10			0.04		0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		Memoranda														
1–4 family	30–89 days past due	1.13	0.35	92	0.49	0.38	73	1.24	0.46	91	0.66	0.53	67	0.35	0.52	48
	90+ days past due	0.72	0.27	86	0	0.06	26	0	0.06	28	0.06	0.05	75	0.05	0.04	69
	Nonaccrual	0.70	0.82	53	0.37	0.66	27	0.57	0.67	48	0.48	0.55	48	0.14	0.61	14
Revolving	30–89 days past due	0.75	0.29	88	0.21	0.27	52	0	0.25	13	1.88	0.36	93	1.37	0.36	92
	90+ days past due	0	0.02	34	0	0.01	39	0	0.01	41	0.48	0.01	97	0.41	0.02	95
	Nonaccrual	1.71	1.05	78	1.08	0.44	83	1.11	0.46	84	0.98	0.34	90	0.83	0.35	82
Closed-end	30–89 days past due	1.17	0.36	92	0.53	0.40	77	1.43	0.48	93	0.49	0.56	56	0.21	0.54	29
	90+ days past due	0.79	0.29	86	0	0.07	28	0	0.06	29	0	0.05	29	0	0.05	24
	Nonaccrual	0.59	0.77	44	0.27	0.68	21	0.49	0.69	40	0.41	0.57	36	0.04	0.64	8
Junior lien	30–89 days past due	0.52	0.01	99	0	0.01	17	0.43	0.01	98	0	0.02	42	0	0.02	14
	90+ days past due	0	0	36	0	0	42	0	0	44	0	0	41	0	0	38
	Nonaccrual	0.09	0.04	82	0	0.03	12	0	0.03	12	0	0.03	11	0	0.03	12
Commercial real estate	30–89 days past due	2.10	0.14	98	0.08	0.20	43	0.04	0.14	39	0.07	0.15	41	0.05	0.16	35
	90+ days past due	0	0.01	58	0	0.02	34	0	0.02	35	0	0.02	34	0	0.02	31
	Nonaccrual	0.37	0.52	46	0.48	0.45	59	0.68	0.57	65	0.55	0.34	73	0.06	0.41	20
Construction and development	30–89 days past due	0	0.12	18	0	0.17	23	0.25	0.16	76	0	0.20	22	0	0.17	21
	90+ days past due	0	0.01	38	0	0.01	43	0	0.01	43	0	0.01	43	0	0	44
	Nonaccrual	0	0.36	14	1.31	0.29	89	0.13	0.21	66	0.12	0.18	65	0	0.18	21
1–4 family	30–89 days past due	0	0.02	33	0	0.05	35	0	0.03	36	0	0.05	33	0	0.07	32
	90+ days past due	0	0	44	0	0	47	0	0	46	0	0	47	0	0	48
	Nonaccrual	0	0.02	30	1.17	0.03	97	0	0.01	42	0	0.01	40	0	0.04	37
Other	30–89 days past due	0	0.07	21	0	0.09	28	0.25	0.09	87	0	0.12	26	0	0.06	28
	90+ days past due	0	0	41	0	0	44	0	0	44	0	0	44	0	0	45
	Nonaccrual	0	0.29	15	0.14	0.20	66	0.13	0.16	71	0.12	0.14	70	0	0.10	25
Multifamily	30–89 days past due	3.38	0.06	98	0	0.07	38	0	0.03	39	0	0.03	38	0	0.03	36
	90+ days past due	0	0	89	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0.14	0.14	70	0	0.04	35	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	1.06	0.14	97	0.13	0.20	54	0.05	0.14	44	0.10	0.13	54	0.08	0.17	50
	90+ days past due	0	0.01	29	0	0.02	36	0	0.02	38	0	0.02	37	0	0.02	34
	Nonaccrual	0.61	0.66	54	0.69	0.57	68	1.08	0.73	76	0.87	0.36	84	0.10	0.52	25
Owner Occupied	30–89 days past due	0.24	0.04	96	0.06	0.06	63	0.04	0.05	57	0.10	0.06	70	0.08	0.08	69
	90+ days past due	0	0	34	0	0.01	40	0	0.01	40	0	0.01	40	0	0	38
	Nonaccrual	0.30	0.25	64	0.65	0.24	88	0.67	0.27	85	0.83	0.19	95	0.03	0.20	24
Other	30–89 days past due	0.81	0.09	96	0.07	0.11	62	0.01	0.06	51	0.01	0.05	44	0	0.07	18
	90+ days past due	0	0.01	36	0	0.01	42	0	0	44	0	0.01	41	0	0.01	39
	Nonaccrual	0.32	0.40	59	0.04	0.23	36	0.41	0.33	65	0.03	0.14	44	0.07	0.22	51
Farmland	30–89 days past due	0	0.11	30	0	0.19	29	0	0.08	33	0	0.21	28	0	0.09	32
	90+ days past due	0	0	45	0	0.02	43	0	0	46	0	0.01	45	0	0	46
	Nonaccrual	0	1.10	21	0	1.17	23	0	1.19	24	0	1.06	24	0	0.49	27
Credit card	30–89 days past due	0	0.63	7	0	0.83	17	0	1.02	19	0	0.87	18	0	1.03	23
	90+ days past due	0	0.39	15	0	0.22	28	0	0.22	27	0	0.18	30	0	0.26	36
	Nonaccrual	0	0.08	37	0	0.05	44	0	0.02	46	0	0	46	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018									
Common Equity Tier 1 Capital														
Common stock plus related surplus	469,219	351,748	355,884	354,792	351,510									
Retained earnings	613,791	163,357	175,997	150,703	117,432									
Accumulated other comprehensive income (AOCI)	4,576	-8,762	-10,128	-8,341	-15,112									
Common equity tier 1 minority interest	0	0	0	0	0									
Common equity tier 1 capital before adjustments/deductions	1,087,586	506,343	521,753	497,154	453,830									
Common Equity Tier 1 Capital: Adjustments/Deductions														
Less: Goodwill, intangible assets, and deferred tax assets	162,271	107,440	107,228	107,695	108,254									
Accumulated other comprehensive income-related adjustments	4,576	-8,762	-10,128	-8,341	-15,112									
Other deductions from common equity tier 1 capital	0	0	0	0	0									
Subtotal:	920,739	407,665	424,653	397,800	360,688									
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0									
Common equity tier 1 capital	920,739	407,665	424,653	397,800	360,688									
Additional Tier 1 Capital														
Additional tier 1 capital instruments and related surplus	116,569	0	0	0	0									
Non-qualifying capital instruments	0	0	0	0	0									
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0									
Additional tier 1 capital before deductions	116,569	0	0	0	0									
Less: Additional tier 1 capital deductions	0	0	0	0	0									
Additional tier 1 capital	116,569	0	0	0	0									
Tier 1 Capital	1,037,308	407,665	424,653	397,800	360,688									
Tier 2 Capital														
Tier 2 capital instruments and related surplus	187,000	80,000	72,000	80,000	80,000									
Non-qualifying capital instruments	0	0	0	0	0									
Total capital minority interest not included in tier 1 capital	0	0	0	0	0									
Allowance for loan and lease losses in tier 2 capital	98,058	40,412	41,012	33,062	31,694									
Exited advanced approach eligible credit reserves														
Unrealized gains on AFS preferred stock classified as equity														
Tier 2 capital before deductions	285,058	120,412	113,012	113,062	111,694									
Exited advanced approach tier 2 capital before deductions														
Less: Tier 2 capital deductions	0	0	0	0	0									
Tier 2 capital	285,058	120,412	113,012	113,062	111,694									
Exited advanced approach tier 2 capital														
Total capital	1,322,366	528,077	537,665	510,862	472,382									
Exited advanced approach total capital														
Total Assets for Capital Ratios														
Average total consolidated assets, adjusted	12,748,592	5,910,503	6,336,146	4,785,573	4,546,442									
Less: Deductions from common equity tier 1 capital	162,271	107,440	107,228	107,695	108,254									
Less: Other deductions	-4,603	-6,581	-8,640	-6,775	-6,365									
Total assets for leverage ratio	12,590,924	5,809,644	6,237,558	4,684,653	4,444,553									
Total risk-weighted assets	9,149,486	3,999,681	4,121,749	3,913,808	3,463,014									
Exited advanced approach total RWA														
Capital Ratios														
Common equity tier 1 capital, column A	10.06	12.66	11	10.19	10.51									
Common equity tier 1 capital, column B	0	0.29	46	0	0									
Tier 1 capital, column A	11.34	13.44	12	10.19	11.19									
Tier 1 capital, column B	0	0.33	46	0	0									
Total capital, column A	14.45	15.42	36	13.20	12.79									
Total capital, column B	0	0.37	46	0	0									
Tier 1 leverage	8.24	9.11	25	7.02	9.63									
Supplementary leverage ratio, advanced approaches HCs		6.95												
BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income														0			
Insurance and reinsurance underwriting income														0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting														0			
Other insurance underwriting														0			
Insurance benefits, losses, expenses														0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		293,113			92,808			93,900			91,942			89,712		215.83	248.46

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct									
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			60			50			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			40			50			40			33.33					
Separate account assets (L/H) / Total life assets	13.29			0			0			0			0					
Insurance activities revenue / Adjusted operating income	0.37			0.45			0.41			0.37			0	0.46	19			
Premium income / Insurance activities revenue	3.14			0.02			0.01			0.03			0					
Credit related premium income / Total premium income	30.92			100			100			100			50					
Other premium income / Total premium income	69.08			0			0			0			50					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	48	0	0	49	0	0	48	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)	21.10			33.71			19.85			37.86			72.25					
Insurance net income (L/H) / Equity (L/H)	5.07																	
Insurance benefits, losses, expenses / Insurance premiums	-395.05			30.33			-40.91			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0			0			0					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	25.94	11.54	99	20.58	11.13	84	20.03	11.01	83	21.35	11.53	86	22.88	13.70	91			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Foreign Activities															
Total foreign loans and leases	0		0		0		0		0						
Real estate loans.....	0		0		0		0		0						
Commercial and industrial loans									0						
Loans to depository institutions and other banks acceptances	0		0		0		0		0						
Loans to foreign governments and institutions	0		0		0		0		0						
Loans to individuals	0		0		0		0		0						
Agricultural loans.....	0		0		0		0		0						
Other foreign loans.....	0		0		0		0		0						
Lease financing receivables.....	0		0		0		0		0						
Debt securities	4,050		10,050		9,976		9,628		9,119						
Interest-bearing bank balances	0		0		0		0		0						
Total selected foreign assets	4,050		10,050		9,976		9,628		9,119						
Total foreign deposits	0		0		0		0		0						
Interest-bearing deposits	0		0		0		0		0						
Non-interest-bearing deposits.....	0		0		0		0		0						
Analysis Ratios															
Yield: Foreign loans		0.64		0.06		0.05		0	0 48						
Cost: Interest-bearing deposits.....		0.12		1.44		1.24		2.53	1.85						
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26													
Commercial and industrial loans		1.03						2.35	3.83						
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases.....		-1.19			-62.63		5,672.05		-47.91						
Total selected assets.....	-59.70	3.19	7	5.61	-35.96	77	3.61	6.04	60	5.58	-25.04	76	-100	-27.26	8
Deposits		9.07			43.26		-44.89			2.53				-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....							0	
Home equity lines.....							0	
Credit card receivables.....							0	
Auto loans.....							0	
Commercial and industrial loans.....							0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans						0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans						0
Commercial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0
90+ Days Past Due Securitized Assets						
1–4 family residential loans						0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans						0
Commercial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0	0
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		0	15,000	26,500	24,500	15,000	-100.00	
Dividends		0	15,000	26,500	24,500	15,000	-100.00	
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		0	15,000	26,500	24,500	15,000	-100.00	
Securities gains (losses)		131	0	0	0	0		
Other operating income		2	0	0	0	0		
Total operating income		133	15,000	26,500	24,500	15,000	-99.11	
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		4,113	2,270	4,401	4,539	4,539	81.19	81.19
Other expenses		3,706	57	252	104	135	6401.75	329.93
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		7,819	2,327	4,653	4,643	4,674	236.01	149.65
Income (loss) before taxes		-7,686	12,673	21,847	19,857	10,326		
Applicable income taxes (credit)		-2,905	-557	-1,280	-994	-1,005		
Extraordinary items								
Income before undistributed income of subsidiaries		-4,781	13,230	23,127	20,851	11,331		
Equity in undistributed income of subsidiaries		35,025	6,774	18,915	30,840	27,896	417.05	79.39
Bank subsidiaries		35,025	6,774	18,915	30,840	27,896	417.05	79.39
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		30,244	20,004	42,042	51,691	39,227	51.19	73.02
Memoranda								
Bank net income		35,025	21,774	45,415	55,340	42,896	60.86	79.39
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,316,972	93.72	580,293	99.62	596,703	99.86	573,410	532,105	126.95	191.26
Common and preferred stock		1,316,972	93.72	580,293	99.62	596,703	99.86	573,410	532,105	126.95	191.26
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		3,000	0.21	0	0	0	0	0	0	0	0
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		77,159	5.49	2,007	0.34	280	0.05	3,663	1,537	3744.49	10542.62
Cash and due from unrelated depository institution		1,163	0.08	0	0	0	0	0	0	0	0
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		4,129	0.29	0	0	0	0	0	0	0	0
Other assets		2,755	0.20	226	0.04	554	0.09	174	103	1119.03	912.87
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		1,405,178	100.00	582,526	100.00	597,537	100.00	577,247	533,745	141.22	210.09
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures		197,188	14.03	78,990	13.56	79,059	13.23	78,920	78,781	149.64	151.41
Other liabilities		3,835	0.27	915	0.16	647	0.11	1,173	1,134	319.13	242.41
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	-100.00	
Total liabilities		201,023	14.31	79,905	13.72	79,706	13.34	80,093	79,915	151.58	111.43
Equity Capital		1,204,155	85.69	502,621	86.28	517,831	86.66	497,154	453,830	139.58	236.28
Perpetual preferred stock (income surplus)		116,569	8.30	0	0	0	0	0	0	0	
Common stock		416	0.03	199	0.03	199	0.03	199	198	109.05	137.71
Common surplus		492,727	35.07	356,510	61.20	360,741	60.37	356,436	352,093	38.21	75.89
Retained earnings		613,791	43.68	159,635	27.40	172,075	28.80	150,703	117,432	284.50	651.55
Accumulated other comprehensive income		4,576	0.33	-8,762	-1.50	-10,128	-1.69	-8,341	-15,112		
Other equity capital components		-23,924	-1.70	-4,961	-0.85	-5,056	-0.85	-1,843	-781		
Total liabilities and equity capital		1,405,178	100.00	582,526	100.00	597,537	100.00	577,247	533,745	141.22	210.09
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	-100.00	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	-100.00	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	5.45	12.64	4	7.98	7.29	52	8.26	9.11	41	10.84	10.58	55	8.66	11.03	23
Bank net income / Average equity investment in banks	6.62	12.37	7	7.60	7.98	46	7.82	9.38	35	10.02	10.85	41	8.36	11.56	16
Nonbank net income / Average equity investment in nonbanks		13.40			8.94			9.69			12.07				10.83
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.20			8.82			15.16				9.40
Bank net income / Parent net income	115.81	96.24	94	108.85	107.53	62	108.02	104.93	68	107.06	103.77	69	109.35	104.73	76
Nonbank net income / Parent net income	0	3.10	15	0	1.11	25	0	1.04	25	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income		67.52			107.06			101.16			92.33				90.39
Leverage															
Total liabilities / Equity capital	16.69	16.87	68	15.90	10.50	68	15.39	11.62	61	16.11	9.66	70	17.61	9.50	76
Total debt / Equity capital	16.38	11.60	75	15.72	4.75	86	15.27	5.79	79	15.87	3.93	89	17.36	3.94	91
Total debt + notes payable to subs that issued TPS / Equity capital	16.38	13.82	72	15.72	8.63	73	15.27	9.67	66	15.87	7.99	73	17.36	7.93	81
Total debt + Loans guaranteed for affiliate / Equity capital	16.38	11.69	75	15.72	4.80	85	15.27	5.79	79	15.87	3.97	89	17.36	3.98	91
Total debt / Equity capital – excess over fair value	16.38	11.71	75	15.72	4.75	86	15.27	5.79	79	15.87	3.93	89	17.36	3.94	91
Long-term debt / Equity capital	16.38	11.05	75	15.72	4.56	87	15.27	5.67	79	15.87	3.86	89	17.36	3.76	91
Short-term debt / Equity capital	0	0.48	41	0	0.05	45	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.06	40	0	0	46	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.09	40	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	100	39.10	96	100	14.95	98	100	20.97	97	66.17	14.37	91	100	15.49	96
Double Leverage															
Equity investment in subs / Equity capital	109.37	103.07	83	115.45	104.70	87	115.23	104.49	87	115.34	104.21	87	117.25	104.10	90
Total investment in subs / Equity capital	109.37	108.26	72	115.45	105.03	86	115.23	104.82	87	115.34	104.48	87	117.25	104.38	89
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.87	0.25	94	1.94	0.76	80	1.88	0.49	87	1.48	0.44	85	2	0.36	94
Equity investment in subs – equity cap / Net income-div (X)	4.92	0.83	95	3.73	2.61	75	3.45	1.45	89	2.29	1.47	76	3.75	1.18	93
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	11.42	138.64	3	130.45	133.56	57	116.48	121.76	52	110.54	153.39	40	69.54	113.37	26
Cash from ops + noncash items + op expense / Op expense + dividend	9.89	130.64	6	128.44	144.11	57	113.27	138.81	39	111	152.31	36	70.66	123.74	22
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	11.25	103.17	16	86.11	115.42	35	85.82	140.42	18	109.22	105.99	58	72.54	108.88	17
Pretax operating income + interest expense / Interest expense	-86.87	1,479.01	3	658.28	2,971.36	46	596.41	2,318.94	41	537.48	17,211.14	22	327.50	1,631.73	36
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-86.87	1,667.11	1	658.28	1,683.42	45	596.41	1,435.81	38	537.48	2,481.22	29	327.50	1,015.91	33
Dividends + interest from subsidiaries / Interest expense + dividends	0	153.06	1	126.38	160.27	51	112.30	137	46	106.71	196.13	29	65.56	140.89	20
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	3.69	39	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)	8.30	41.77	25		48.31			52.16			71.69				106.04
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.14	3.64	33	0.23	1.73	51	0.03	2.19	44	0.46	1.59	53	0.09	1.59	47
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0			0			0			0	
Nonaccrual		0.96			0			0			8.16			0.70	
Total		1.17			0			0			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0.03	46	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	0.09	30	0	0.09	31	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0	49	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		78.46			72.55	77.32	51	83.01	79.13	55	88.34	65.39	70	161.87	87.25
Dividends declared / Net income	62.09	25.30	98	47.99	38.61	64	45.66	29.39	72	35.63	25.65	63	46.76	24.10	85
Net income – dividends / Average equity.....	2.07	9.64	1	4.15	4.43	47	4.49	6.36	29	6.98	7.61	40	4.61	8.12	12
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	139.49	9	156.27	139.95	63	138.04	130.75	59	133.01	160.93	47	81.78	131.90	23
Dividends from nonbank subsidiaries	0	3.97	27	0	1.38	31	0	3.01	28	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies.....	0	6.36	45	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	0	193.08	3	156.27	173.71	59	138.04	158.62	53	133.01	209.89	41	81.78	144.51	19
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	36.56	9	68.89	57.41	64	58.35	43.52	62	44.27	45.88	45	34.97	33.37	52
Interest income from bank subsidiaries.....	0	0.11	25	0	0.07	34	0	0.05	33	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	0.90	37	0	0.33	44	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0.01	45	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	0	38.35	5	68.89	62.34	61	58.35	51.02	60	44.27	48.40	43	34.97	35.67	51
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17			71.47			99.52			76.61			80.47	
Interest income from nonbank subsidiaries.....		2.35			0.05			0.07			0.91			0.31	
Management and service fees from nonbank subsidiaries		0.63			0.01			0.02			0.02			0.17	
Other income from nonbank subsidiaries.....		0.08			0			0.11			0.01			0.06	
Operating income from nonbank subsidiaries		76.16			74.51			105.70			83.73			96.62	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			50.90			29.39			65.48			43.51	
Interest income from subsidiary holding companies		5.39			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0.37			0			0			0			0	
Other income from subsidiary holding companies.....		-0.43			0			0			0			0.15	
Operating income from subsidiary holding companies.....		39.64			50.90			29.39			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.82	10	100	72.91	90	100	76.69	93	100	77.61	93	100	72.95	94
Interest income from bank subsidiaries.....	0	0.39	24	0	0.85	34	0	0.11	33	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries	0	2.08	36	0	1.26	44	0	0.96	43	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0.01	45	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	0	81.78	4	100	84.25	82	100	84.80	86	100	94.06	87	100	89.39	88
Dividends from nonbank subsidiaries		2.67	26	0	1.39	31	0	1.76	28	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries.....		0.35	37	0	0	46	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries		0.02	42	0	0	48	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries.....		0.01	47	0	0	48	0	0	47	0	0	47	0	0	47
Operating income from nonbank subsidiaries		6.48	17	0	2.17	27	0	2.06	24	0	1.56	25	0	3.33	23
Dividends from subsidiary holding companies.....	0	2.43	45	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0	50	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		135.34			645.18			400.31			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt	0	28.31	13	0	62.48	16	0	59.71	13	0	70.71	14	0	81.26	15